



Order Filed on March 28, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
STERN, LAVINTHAL & FRANKENBERG, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, NJ 07068  
Phone: (973) 797-1100  
Fax: (973) 228-2679  
Email: [mcozzini@sternlav.com](mailto:mcozzini@sternlav.com)  
Attorney for Secured Creditor,  
Carrington Mortgage Services, LLC  
By Maria Cozzini, Esq.

In Re:

**Verona Ricketts**

Debtor(s).

Case No.: 19-14630-MBK

Chapter: 13

Hearing Date:

Judge: Michael B. Kaplan

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: March 28, 2022**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Verona Ricketts

Case No.: 19-14630-MBK

Caption: Order Resolving Creditor's Certification of Default

Applicant: Carrington Mortgage Services, LLC  
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC  
Debtor's Counsel: Steven J. Abelson, Esq.  
Property Involved ("Collateral"): 33 Hawthorne Lane, Willingboro, NJ 08046

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 20 months for May, 2020 through January 2021
- The Debtor is overdue for 17 payments at \$1,490.75.
- The Debtor is overdue for 4 payments at \$1,505.24.
- Less Funds held in debtor(s) suspense \$415.32
- Creditor acknowledges receipt of payment in the amount of \$1,575.00, received after the Notice of Default was filed

Total Arrearages Due \$29,373.39

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$12,000.00. Payment shall be made no later than February 15, 2022.
- Creditor agrees to have balance of arrearages in the amount of \$17,373.39 placed into the Debtor's Chapter 13 Plan, which amount will be paid to the Creditor over the life of the Plan.
- Beginning on February 1, 2022, regular monthly mortgage payments shall continue to be made in the amount \$1,505.24.

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Debtor: Verona Ricketts

Case No.: 19-14630-MBK

Caption: Order Resolving Creditor's Certification of Default

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586
- ✓ Regular monthly payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586
- ✓ Monthly cure payment: Carrington Mortgage Services, LLC  
P.O. Box 660586  
Dallas, TX 75266-0586

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$500.00  
The fees and costs are payable:
    - ✓ through the Chapter 13 plan.to the Secured Creditor within \_\_\_\_\_ days.
- Attorneys' fees are not awarded.

In re:  
Verona Ricketts  
Debtor

Case No. 19-14630-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 29, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db	+ Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC hkaplan@rasnj.com, informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

District/off: 0312-3

User: admin

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Date Rcvd: Mar 29, 2022

Form ID: pdf903

Total Noticed: 1

Justin Harris Sperling

on behalf of Debtor Verona Ricketts jsperling@akplaw.net

Maria Cozzini

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Steven J. Abelson

on behalf of Debtor Verona Ricketts sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11